EVIDENCE WORKSHEET

Escrow Error Evidence Timeline Worksheet

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BUILD EVIDENCE

Place the outside bill, servicer transaction, statement, notice, phone contact, and correction on one dated timeline before drafting an escrow dispute.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Place the outside bill, servicer transaction, statement, notice, phone contact, and correction on one dated timeline before drafting an escrow dispute.	12 CFR § 1024.35 · 12 CFR § 1024.36

Federal baseline to check

☐ A useful escrow dispute separates outside evidence (tax/insurance records) from servicing evidence (ledger entries, analyses, statements, notices).

☐ Regulation X NOE procedures apply to servicing errors, not loan origination/underwriting complaints; the timeline should make the servicing event explicit.

☐ An RFI can be used to obtain missing servicing records before or alongside a specific NOE when the borrower cannot yet prove which entry is wrong.

BORROWER AND LOAN

Borrower name	Property address
______________________	______________________
Loan/account number	Servicer name
______________________	______________________

Underlying obligation

Outside obligation (tax/insurance) date / amount / source: ______________________

Notes: ____

Servicer transaction

Servicer transaction date / amount / source: ______________________________

Notes: ____

First visible mismatch

First date and amount where records diverge: ______________________________

Notes: ____

Contact history

Written contact / NOE / RFI sent and delivered: ____________________________

Notes: ____

Correction / open issue

Correction / response / remaining unexplained variance: ____________________________

Notes: ____

Attachment checklist

☐ Tax or insurance source record

☐ Escrow transaction history

☐ Relevant mortgage statements

☐ Prior communications

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Enter one event per line with date, source, amount, and what the event proves. Avoid narrative summaries that merge several dates into one entry.

☐ Preserve original source documents and work from copies; portal histories and insurer/tax ledgers can later change or disappear.

☐ Before drafting a dispute, identify the first point where the outside record and servicer record diverge; that point often defines the cleanest allegation.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.35 • 12 CFR § 1024.36

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/35/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/36/